

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

In re: ROSALIO MORALES, JR. § Case No. 09-72359  
MARIA ARMI N. MORALES §  
§  
Debtors §

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Lydia S. Meyer, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/08/2009.
- 2) The plan was confirmed on 08/14/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 06/22/2010.
- 6) Number of months from filing or conversion to last payment: 10.
- 7) Number of months case was pending: 13.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$70,185.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have NOT cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 7,646.00
Less amount refunded to debtor	\$ 0.00
<b>NET RECEIPTS</b>	<b>\$ 7,646.00</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 1,907.60
Court Costs	\$ 0.00
Trustee Expenses & Compensation	\$ 534.22
Other	\$ 0.00
<b>TOTAL EXPENSES OF ADMINISTRATION</b>	<b>\$ 2,441.82</b>
Attorney fees paid and disclosed by debtor:	\$ 1,000.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
ATTORNEY GARY C FLANDERS	Lgl	0.00	3,663.48	3,663.48	1,907.60	0.00
APPLE CREDIT	Sec	500.00	500.00	500.00	70.36	35.85
APPLE CREDIT	Uns	2,000.00	0.00	0.00	0.00	0.00
DEUTSCHE BANK NATL TRUST CO	Sec	8,000.00	6,360.40	6,360.40	0.00	0.00
BAC HOME LOANS SERVICING LP	Uns	30,000.00	31,553.23	31,553.23	0.00	0.00
FIFTH THIRD BANK	Sec	15,000.00	14,767.06	14,767.06	1,153.44	1,076.92
TOYOTA MOTOR CREDIT	Sec	19,500.00	19,324.96	19,324.96	1,456.84	1,410.77
AMERICAN EXPRESS BANK FSB	Uns	3,900.00	4,201.46	4,201.46	0.00	0.00
BANK OF AMERICA NA & MBNA	Uns	4,600.00	5,285.36	5,285.36	0.00	0.00
OPHRY'S LLC	Uns	1,800.00	1,897.61	1,897.61	0.00	0.00
ECAST SETTLEMENT	Uns	5,200.00	5,577.80	5,577.80	0.00	0.00
ECAST SETTLEMENT	Uns	5,400.00	5,815.04	5,815.04	0.00	0.00
ECAST SETTLEMENT	Uns	5,960.00	6,458.29	6,458.29	0.00	0.00
ECAST SETTLEMENT	Uns	670.00	673.52	673.52	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Uns	2,400.00	3,410.77	3,410.77	0.00	0.00
CITIFINANCIAL	Uns	13,000.00	14,135.17	14,135.17	0.00	0.00
EXXON MOBILE	Uns	2,800.00	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Uns	1,700.00	1,783.99	1,783.99	0.00	0.00

**Scheduled Creditors:**

Creditor <u>Name</u>	Class	Claim <u>Scheduled</u>	Claim <u>Asserted</u>	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
CHASE BANK USA NA	Uns	260.00	328.54	328.54	0.00	0.00
NAVY FEDERAL CREDIT UNION	Uns	1,460.00	1,529.64	1,529.64	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Uns	890.00	908.77	908.77	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Uns	6,200.00	6,711.85	6,711.85	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Uns	0.00	2,574.08	2,574.08	0.00	0.00
JEFFERSON CAPITAL SYSTEMS,	Uns	0.00	2,927.12	2,927.12	0.00	0.00
ECMC	Uns	0.00	26,282.53	0.00	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 6,360.40	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 34,092.02	\$ 2,610.28	\$ 2,487.69
All Other Secured	\$ 500.00	\$ 70.36	\$ 35.85
<b>TOTAL SECURED:</b>	<b>\$ 40,952.42</b>	<b>\$ 2,680.64</b>	<b>\$ 2,523.54</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$ 95,772.24</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>

**Disbursements:**

Expenses of Administration	\$ 2,441.82
Disbursements to Creditors	\$ 5,204.18
<b>TOTAL DISBURSEMENTS:</b>	<b>\$ 7,646.00</b>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such other relief as may be just and proper.

Date: 07/21/2010

By: /s/ Lydia S. Meyer  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.